

<b>Information to identify the case:</b>		
Debtor 1:	Thomas J DeCarlo Jr.	Social Security number or ITIN: xxx-xx-7083
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Brandi L DeCarlo	Social Security number or ITIN: xxx-xx-4360
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 3/25/24
Case number:	24-04282	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Thomas J DeCarlo Jr.	Brandi L DeCarlo
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	130 South Michigan Ave Villa Park, IL 60181	130 South Michigan Ave Villa Park, IL 60181
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/26/24

**For more information, see page 2**

Case number 24-04282

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 7/8/24**

**Filing deadline: 9/23/24**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Thomas J DeCarlo, Jr.  
Brandi L DeCarlo  
Debtors

Case No. 24-04282-JSB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Mar 26, 2024

Form ID: 309I

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J DeCarlo, Jr., Brandi L DeCarlo, 130 South Michigan Ave, Villa Park, IL 60181-2526
30755621	Associated Pathology Consultants, PO Box 88087, Chicago, IL 60680-1087
30755624	Community Reinvestment Fund Inc, PO Box 86, Minneapolis, MN 55486-2830
30755625	+ Daniel B Kelley, Attorney at Law, 12331 E Cornell Ave, Aurora, CO 80014-3323
30755627	+ DuPage Immediate Care, 1S210 Summit Ave, Villa Park, IL 60181-3933
30755628	+ Edward-Elmhurst Health, 4201 Winfield Rd, Warrenville, IL 60555-4025

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Mar 26 2024 22:59:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Mar 26 2024 23:00:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Mar 26 2024 23:01:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30755619	+ Email/Text: backoffice@affirm.com	Mar 26 2024 23:02:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30755620	+ EDI: GMACFS.COM	Mar 27 2024 02:46:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
30756934	Email/Text: CAF_Bankruptcy_Department@carmax.com	Mar 26 2024 23:00:00	CarMax Auto Finance dba CarMax Business Svcs, LLC, 225 Chastain Meadows Court,, Ste 210, Kennesaw, GA 30144
30755622	+ EDI: CAPITALONE.COM	Mar 27 2024 02:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30755623	+ Email/Text: bankruptcy@cavps.com	Mar 26 2024 23:01:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Lane, Ste 220, Greenwich, CT 06831-2563
30755626	+ Email/Text: electronicbkydocs@nelnet.net	Mar 26 2024 23:01:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
30755629	Email/Text: rev.bankruptcy@illinois.gov	Mar 26 2024 23:01:00	Illinois Department of Revenue, Bankruptcy Section, P0 BOX 19035, Springfield, IL 62794-9035
30755630	Email/Text: rev.bankruptcy@illinois.gov	Mar 26 2024 23:01:00	Illinois Department of Revenue 1/23, Bankruptcy Section, P0 BOX 19035, Springfield, IL 62794-9035
30755631	+ EDI: IRS.COM	Mar 27 2024 02:47:00	Internal Revenue Service, PO Box 7346,

District/off: 0752-1

User: admin

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Total Noticed: 30

			Philadelphia, PA 19101-7346
30755632	+ EDI: JEFFERSONCAP.COM	Mar 27 2024 02:47:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
30755633	Email/Text: customerservice.us@klarna.com	Mar 26 2024 23:00:00	Klarna Inc, 629 N High St, Suite 300, Columbus, OH 43215
30755634	^ MEBN	Mar 26 2024 22:57:03	Kohn Law Firm SC, 735 N Water St, Suite 1300, Milwaukee, WI 53202-4106
30755635	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 26 2024 23:14:31	Lynv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
30755636	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 26 2024 23:01:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30755637	+ EDI: NAVIENTFKASMSERV.COM	Mar 27 2024 02:47:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
30755638	+ EDI: AGFINANCE.COM	Mar 27 2024 02:46:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
30755641	Email/Text: tidewaterlegalebn@twcs.com	Mar 26 2024 23:01:00	Tidewater Finance Company, Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464
30755639	Email/Text: bankruptcy@huntington.com	Mar 26 2024 23:01:00	The Huntington National Bank, PO Box 1558 EA1W37, Columbus, OH 43216-1558
30755640	Email/Text: bankruptcy@huntington.com	Mar 26 2024 23:01:00	The Huntington Natl Ba, Huntington Bank, Columbus, OH 43216
30755642	+ EDI: LCIUPSTART	Mar 27 2024 02:46:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
30755643	+ EDI: SYNC	Mar 27 2024 02:46:00	Venmo, 170 Election Road, Suite 125, Draper, UT 84020-6425

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30756979		Landlord

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed

District/off: 0752-1

User: admin

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Date Rcvd: Mar 26, 2024

Form ID: 309I

Total Noticed: 30

**below:****Name Email Address**

David H Cutler

on behalf of Debtor 1 Thomas J DeCarlo Jr. cutlerfilings@gmail.com, r48280@notify.bestcase.com

Glenn B Stearns

stearns\_g@lisle13.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3